GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 755556-B issued to
The School Board of Pinellas County, Florida as Policyholder.

Effective January 1, 2021, and subject to the Active Work Provisions, the Group Policy is amended as follows:

1. The Reductions In Insurance portion of the Coverage Features is amended to provide the following:

   If you reach an age shown below, the amount of insurance will be the amount determined from the Schedule Of Insurance, multiplied by the appropriate percentage below:

   **AD&D Insurance:**

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>70 through 74</td>
<td>65%</td>
</tr>
<tr>
<td>75 through 79</td>
<td>45%</td>
</tr>
<tr>
<td>80 or over</td>
<td>30%</td>
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</table>

   AD&D Insurance for your Spouse will terminate on the last day of the calendar month in which your Spouse reaches age 70.

2. The When AD&D Insurance Ends section is amended to read as follows:

   **WHEN AD&D INSURANCE ENDS**

   AD&D Insurance ends automatically on the earliest of the following:

   1. The date the last period ends for which a premium was paid for your AD&D Insurance.
   2. The date the Group Policy terminates.
   3. The last day of the calendar month in which your employment terminates.
   4. The last day of the calendar month in which you cease to be a Member. However, if you cease to be a Member because you are not working the required minimum number of hours, your AD&D Insurance will be continued with payment of premium, during a leave of absence which is required by the federal or a state-mandated family or medical leave act or law, unless it ends under 1 through 3 above.

   For your Spouse:
   1. The date your AD&D Insurance ends.
   2. The date of your divorce.
   3. The last day of the calendar month in which your Spouse reaches age 70.

   For your Child:
   1. The date your AD&D Insurance ends.
   2. The date your Child ceases to be a Child.

   However, if your Child is Disabled on the day before AD&D Insurance would end because of the Child’s age, AD&D Insurance will be continued with payment of premium while your Child remains continuously Disabled.

   (WITH DEPS) SA.EN.FL.1X
STANDARD INSURANCE COMPANY

By

[Signature]
Chairman, President and CEO

[Signature]
Corporate Secretary